

If you are a victim of identity theft you should contact the following:

- The law enforcement agency that has jurisdiction where the crime occurred and where you live.
- The Federal Trade Commission at 1-877-ID-THEFT (1-877-438-4338).
- The U.S. Postal Inspector at your post office if you think your identity may have been compromised as the result of lost or stolen mail or if you think an identity thief has filed a change of address on you.
- Your creditors if any of your credit has been compromised.
- The Social Security Administration at 1-800-269-0271 for social security number misuse.
- The numbers provided for your ATM and debit cards if your card or account number has been compromised.
- The court where any false judgements may have been entered against you so they can be notified you are a victim of identity theft. Victims of identity theft can be wrongfully accused of crimes committed by the thief.
- The United States Secret Service at (502) 582-5171 in Louisville and (859) 223-2358 in Lexington.
- Office of the Attorney General, Consumer Protection Division, 1024 Capital Center Drive, Frankfort, KY 40601 or by calling (502) 696-5389 or toll free at 1-888-432-9257.

Is someone using your name?

If you have been the victim of identity theft, or you suspect that someone is using your name and personal identification information, it is wise to put a **Fraud Alert** on your credit bureau account. This will help prevent someone from obtaining future credit in your name. The fraud alert will prompt the creditor to automatically contact you by phone to verify any credit application prior to releasing your credit bureau report. To put an alert on your account, you need only contact **one** of the national credit bureaus listed below:

- Trans Union 1-800-680-7289
- Equifax 1-800-272-9281 or 1-800-525-6285
- Experian 1-888-397-3742
- Opt-out of Pre-approved Offers of Credit or Insurance 1-888-5 OPTOUT (1-888-567-8688)

OFFICE OF THE ATTORNEY GENERAL
CONSUMER PROTECTION DIVISION
1024 CAPITAL CENTER DRIVE
FRANKFORT, KENTUCKY 40601
(502) 696-5389

AG.KY.GOV

The Office of the Attorney General does not discriminate on the basis of race, color, national origin, sex, religion, age, or disability in employment or in the provision of services.



identity
theft



OFFICE OF THE
ATTORNEY GENERAL

GREGORY D. STUMBO
ATTORNEY GENERAL

What is identity theft?

Identity theft occurs when someone steals your identity by using personal data about you such as your name, social security number, date of birth and financial information. Identity thieves hurt consumers by:

- Opening credit accounts in your name or using your existing account to run up charges;
- Establishing phone or wireless service in your name;
- Opening bank accounts in your name and writing bad checks;
- Obtaining loans in your name which are never repaid, thereby ruining your credit rating;
- Buying cars in your name;
- Using your name when committing crimes or driving offenses resulting in warrants being issued in your name.

Each of us is a potential victim.
It can happen to anyone.

How did they get my information?

- **From your trash.** Identity thieves get copies of credit card receipts, credit applications and other information that have been placed in trash containers.
- **From your mailbox.** Thieves steal letters waiting to be picked up by postal carriers.
- **From stolen wallets or purses.**
- **By using email.** Thieves often pose as legitimate companies you do business with in order to obtain personal information.
- **By using the Internet.** Internet abusers can steal information you share on the Internet or piece together information available about you on the Internet.
- **Dishonest personnel** can access your employee records or other personal records and can sell this information to identity thieves.

Protect yourself.

- Do not give out any vital information, such as your birth date and social security number, to solicitors or retailers.
- Do not dispose of any personal identifying documents (prescriptions, receipts, bank deposit slips, pay stubs, expired credit cards, insurance policies, credit card applications) without **FIRST SHREDDING OR DESTROYING THE MATERIAL.**
- Order a copy of your credit report from each of the 3 major credit bureaus to check for fraudulent accounts.
- Read and understand privacy and security policies before providing any personal information on Internet sites.
- Place passwords on your credit card, bank and phone accounts and avoid using easily available information such as your mother's maiden name.
- Secure personal information in your home.